

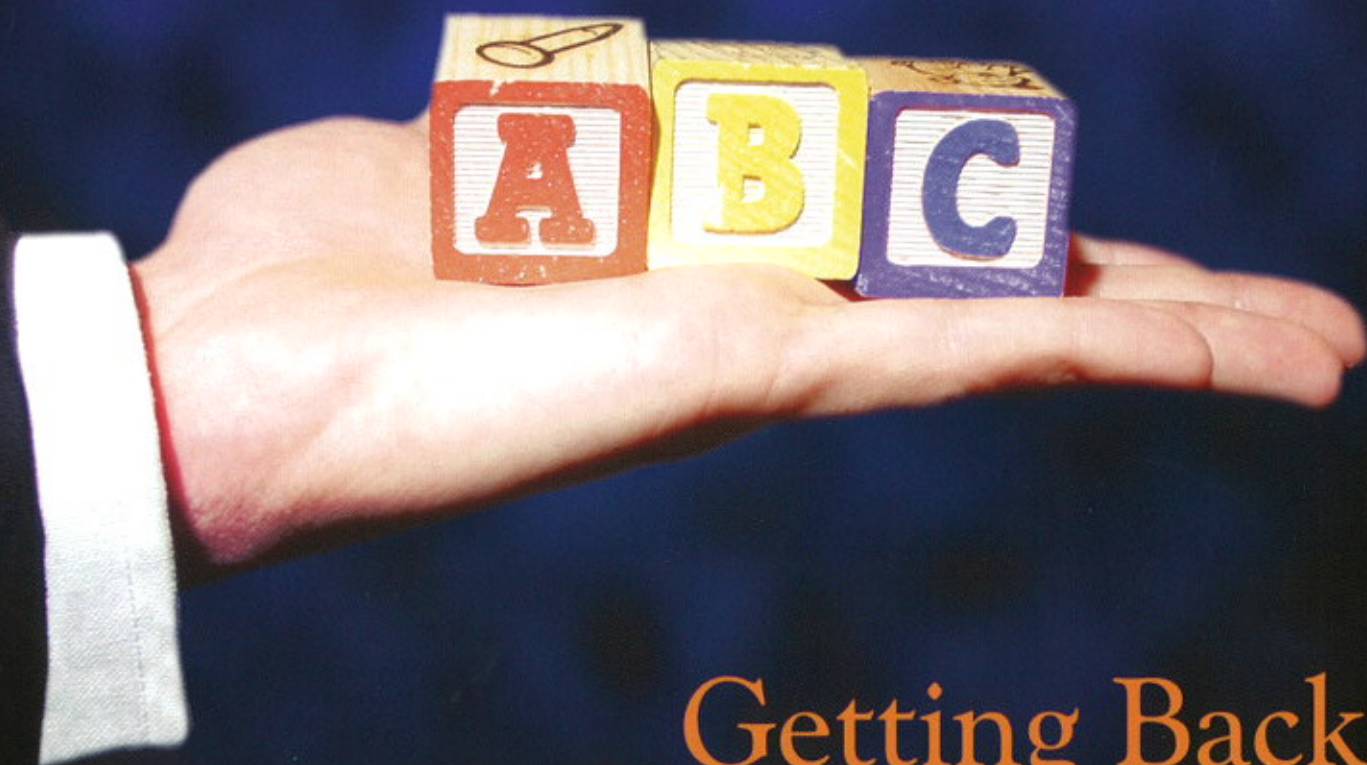


# Spotlight

January 2005

American Income Life & National Income Life

Volume 38 • Number 1



Getting Back  
to the Basics





FROM THE DESK OF:

**Roger Smith**  
President & CEO  
American Income Life

## Getting Back to Basics — A New Beginning

Did you know that New Year's is the oldest, most universal holiday? According to research, annual harvests provided an easy way to keep track of the years which means, the end of the harvest traditionally marked the beginning of a new year. Going back through history — about 4,000 years — this annual ending of a year and the starting of a new one took place on the vernal equinox (in March) when the sun crosses the equator, and day and night are of equal length everywhere.

It was not until 45 B.C. under the Julian calendar, developed by Julius Caesar, and later in 1582 under the Gregorian calendar, the calendar in use today, that Jan. 1, became the official first day of the new year. However, this tradition has been brought down through history. This time of year is marked symbolically as a time for renewal, rebirth, or new beginnings.

Therefore, I would like to take this opportunity to reflect on the new year before us. For American Income and National Income, now is the time to focus on the new year — a new beginning — where resolutions need to be made, goals need to be set, and new possibilities for improvement need to be contemplated.

I also want to take this opportunity to give you an ego boost. I firmly believe this sales force is capable of anything — we have proven that time and time again — and I know we are ready for new objectives because you are always willing to go the extra mile.

This month, I am not going to bore you with the same-old, same-old, but I would like to leave you with some food for thought.

This past December, American Income and National Income lost two of our own — Alan Martyn, an SGA in London, Ontario, Canada, and Patty George, a PR Representative with the Paul Rumbuc Agency. Alan had been with American Income for 15 years, hired by Rick Altig in 1989. Patty, on the other hand, had only just begun her career and journey with American Income in Michigan.

These two associates will be greatly missed and I would like to extend my sympathies to their families for the loss they have endured this holiday season.

Whether you have been with this organization 20 years or two months, I want you to know everyone's contribution is significant. Life is too short not to maximize the potential of each and every day. There are bound to be bumps along the way, but together we can face these obstacles and overcome them. I want you to remember as we head out into our new beginning that you can find consistency and progress in simplicity. That is why I believe it is important to keep it simple, get back to the basics and get better at it.

It is a new beginning — a re-emergence — for American Income and National Income, and now is the time for us to relentlessly focus on our future by taking advantage of, and maximizing our daily opportunities.

I am not asking for a huge adjustment. I am just asking that you get better at that which you are already good. However, there is always fine print with any new objective — not to worry it too is pretty simple. The only thing I ask is that you stay focused, remain committed, and persevere as we begin our new year and our new direction.

Remember each day is the beginning of a new road and you, and only you, can determine where it will lead. Henry Emerson Fosdick said, "He who chooses the beginning of a road chooses the place it leads to. It is the means that determines the ends." With this, I want to encourage each of you to set yourself at the beginning of a new road and chart your path because it is you who will determine your own success and ultimately the Company's success as well.

**Back to Basics and Getting Better at It!**

### Dates to Remember

#### Thursday, Jan. 27, 2005

All business and PR credits must be turned into the Home Office to count for January production.

#### Thursday, Feb. 24, 2005

All business and PR credits must be turned into the Home Office to count for February production.

### Total Bonuses Paid Out

This month AIL and NILICO paid a total of \$545,553.71 in bonuses. For more information on the monthly bonuses, turn to Page 15.

### Required Retention Rate

Effective Jan. 1, 2005, to be eligible for bonuses and featured in *Spotlight*, top Producers must meet the required Retention rate or the minimum Net to Gross. Net to Gross is used only during the Producer's first eight months.

Retention:	68.0%
Net to Gross:	78%

### Congratulations are in Order!

**Bryan P. Johnson**, an Individual Producer with the Bob Olson Agency, achieved \$100,000 of 13-month in force premium.

**Joseph Moore**, an MGA with the Tom Williams Agency, achieved \$100,000 of 13-month in force premium.

**Crystal Valentine**, an Individual Producer with the Steve Hartman Agency, achieved \$100,000 of 13-month in force premium.

### Look for the Asterisk

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the Cancun Awards Presentation, are as follows: the top SGA from each category, the top two PR Managers and the top two PR Representatives from each category, the top five MGAs, the top five GAs, the top SA, and the top ten Individual Producers. *Check your production! If there is an asterisk by your position, you could be on your way to The Fiesta Americana in Cancun, Mexico! The convention will be held June 26-29, 2005.*

### Child Safe Reminder

Last year we notified you regarding some changes which were required for the Child Safe Kits and other marketing materials referencing Child Safe. **Please make sure that any old Child Safe Kits, those utilizing the blue artwork, are discarded and no longer used. You should only be using the new Child Safe Kits and boxes with the red artwork.**

We appreciate your compliance with this issue. If you have any questions, please contact your SGA.

### Reinstatement Bonus Reminder

As we continue the reinstatement bonus program into 2005, the following is just a reminder of the guidelines that are used when determining if a reinstatement is eligible for bonus:

- **Must be a life case recoded to a different Agent, on bank draft with all back premiums collected by applicant check from the account being drafted.**
- **Returned items and lapses count as eligible cases.**

**Case can only qualify one time — we have created a database of policies for which the bonus/advance was paid and it's monitored so we don't pay on any one case more than once.**

If a case is reinstated and lapses, we will not chargeback, but it will not count for bonus a second time.

The bonus is 25 percent of the annualized premium. If a case is in its first year, an advance is given to the Agent and charged to their account. If the case is in sub-year, a bonus is given to the Agent and the company is charged.

Bonuses/advances are paid monthly by the 15th of the following month. Agents must be active as of the bonus date to be eligible.

If you have any questions regarding reinstatement bonuses or reinstatements in general, please e-mail [reinstatements@ailife.com](mailto:reinstatements@ailife.com).

### Controlled Business

**Controlled business is applications written on an Agent, their immediate family, or where the Agent is the payor on the policy.**

We do not advance on controlled business sales, nor is production credit given.

**You are responsible for marking controlled business, so it is easily distinguished, at the top of every controlled business application. In addition, the transmittal has been updated with a blank for listing controlled business. Please mark this blank as well.**

Save yourself confusion down the road by marking your controlled business.

### American Income Life

For over half a century, American Income Life Insurance Company has been meeting union families' needs. We are a leader in the union insurance market, and are totally committed to meeting the needs of union members through personal one-on-one service and complete Home Office customer support. You can count on AIL to do what it says it will do.

#### Spotlight

Published monthly by American Income Life Insurance Company for the dissemination of information to its Producers. Prior permission must be obtained from American Income for reproduction or other use of material herein.

**Home Office**  
254-761-6400

**Web sites**  
[ailife.com](http://ailife.com)  
[ailifecareers.com](http://ailifecareers.com)  
[nilife.com](http://nilife.com)

#### Marketing

**Creative Director of Marketing**  
Brenda Frizzell  
[bfrizzell@ailife.com](mailto:bfrizzell@ailife.com)

**Graphic Artists**  
Michael Trout  
[mttrout@torchmarkcorp.com](mailto:mttrout@torchmarkcorp.com)

Freddie Aguilar  
[evpg@aol.com](mailto:evpg@aol.com)

© 2004 by American Income Life Insurance Company





## 2005 Business Schedule

### February

Wednesday, Feb. 23	All business must be mailed to Home Office.
Thursday, Feb. 24	All business must be at the Home Office to be guaranteed for February.
Friday, Feb. 25	Business received this day is not guaranteed for February.
Monday, Feb. 28	End of Month — business received this day is not guaranteed for February.

### March

Friday, March 25	Good Friday — Home Office holiday.
Monday, March 28	All business must be mailed to Home Office.
Tuesday, March 29	All business must be at the Home Office to be guaranteed for March.
Wednesday, March 30	Business received this day is not guaranteed for March.
Thursday, March 31	End of Month — business received this day is not guaranteed for March.

### April

Tuesday, April 26	All business must be mailed to Home Office.
Wednesday, April 27	All business must be at the Home Office to be guaranteed for April.
Thursday, April 28	Business received this day is not guaranteed for April.
Friday, April 29	End of Month — business received this day is not guaranteed for April.

### May

Wednesday, May 25	All business must be mailed to Home Office.
Thursday, May 26	All business must be at the Home Office to be guaranteed for May.
Friday, May 27	Business received this day is not guaranteed for May.
Monday, May 30	Memorial Day — Home Office holiday.
Tuesday, May 31	End of Month — business received this day is not guaranteed for May.

### June

Monday, June 27	All business must be mailed to Home Office.
Tuesday, June 28	All business must be at the Home Office to be guaranteed for June.
Wednesday, June 29	Business received this day is not guaranteed for June.
Thursday, June 30	End of Month — business received this day is not guaranteed for June.

### July

Monday, July 4	Independence Day — Home Office holiday.
Tuesday, July 26	All business must be mailed to Home Office.
Wednesday, July 27	All business must be at the Home Office to be guaranteed for July.
Thursday, July 28	Business received this day is not guaranteed for July.
Friday, July 29	End of Month — business received this day is not guaranteed for July.

### August

Friday, Aug. 26	All business must be mailed to Home Office.
Monday, Aug. 29	All business must be at the Home Office to be guaranteed for August.
Tuesday, Aug. 30	Business received this day is not guaranteed for August.
Wednesday, Aug. 31	End of Month — business received this day is not guaranteed for August.

The full 2005 business calendar is posted on our Web site at [www.ailfe.com](http://www.ailfe.com) under the Agency Resource Center.

## Promotions

### Promoted To Supervising Agent

<b>Alla Alexander</b> Tom Williams Florida	<b>Richard Cassidy</b> Eric Giglione New Jersey	<b>Harold Ham</b> Rusty Jewell South Carolina	<b>David Kerslake</b> Rick Altig Iowa	<b>Elizabeth Ortiz</b> David Cohen California	<b>Kristen Strong</b> Rick Altig Newfoundland
<b>Noah Alkinburgh</b> Durhon Oldham Pennsylvania	<b>John Craig</b> Slav Bitman North Carolina	<b>Robert Hamilton</b> Rick Altig Tennessee	<b>Chris Lutz</b> Bob Olson Indiana	<b>Kelly Pascal</b> Rick Altig Manitoba	<b>Alan Swensen</b> Rick Altig Alaska
<b>Majed Alsaigh</b> Bob Olson Illinois	<b>Michael Dupree</b> Furer-Whittinghill California	<b>Tanisha Harvey</b> Williams-Williams Georgia	<b>Donald Martin</b> Steve Hartman Arizona	<b>Jamie Pettingill</b> Altig-Orlovic Utah	<b>Hovhannes Termartirosian</b> Altig-Lyse Quebec
<b>Alice Barnes</b> Rusty Jewell South Carolina	<b>Ryan Eckroth</b> Rick Altig North Dakota	<b>Heather Hewitt</b> Rick Altig Newfoundland	<b>Eric McAtee</b> Bob Olson Illinois	<b>Kristin Ramage</b> David Cohen California	<b>Christopher VonWerder</b> Bill Taylor Oklahoma
<b>Rog Beaudro</b> Steve Greer Texas	<b>Melissa Ferguson</b> Rick Altig Washington	<b>Christopher Hynes</b> Scott Swanson Texas	<b>Joel McNett</b> Durhon Oldham Pennsylvania	<b>Terry Ransom</b> Bob Olson Illinois	<b>Katheryn Williams</b> Rick Altig Alberta
<b>Rashid Bokhari</b> Bob Olson Illinois	<b>Laura Fisher</b> Eric Giglione New Jersey	<b>William Jaeger</b> Eric Giglione New Jersey	<b>Nicholas Miller</b> Bob Olson Illinois	<b>Thomas Rosenbaugh</b> Steve Hartman Arizona	<b>Jason Young</b> Rick Altig Hawaii
<b>Gordon Boles</b> Rick Altig Manitoba	<b>Mary Ellen Freda</b> Tom Williams Florida	<b>Jason Johnson</b> Chris Wittenbach Arkansas	<b>Jorge Negron</b> Slav Bitman North Carolina	<b>Robert Rowe</b> Steve Friedlander New Zealand	<b>Charles Yun</b> Rick Altig Alaska
<b>Vivian Bratmeyer</b> Eric Giglione New Jersey	<b>Summer Ganzer</b> Tom Williams Florida	<b>Jason Jones</b> Rick Altig Manitoba	<b>William Nestmann</b> Eric Giglione New Jersey	<b>Robyn Ryan</b> Steve Hartman Arizona	
<b>Scott Bruecker</b> Gary Bleier Wisconsin	<b>Hank Gordon</b> Bob Olson Illinois	<b>Lamont Jones</b> Pat Shehan Alabama	<b>Max Noland</b> Marc Morton Ohio	<b>Lewis Shapiro</b> Bob Olson Illinois	
<b>Evelyn Bryant</b> David Cohen California	<b>Jennifer Grah</b> Nick Nitkowski Louisiana	<b>Lanita Kahlelong</b> Rick Altig Alaska	<b>Polycarp Okeke</b> David Zophon Connecticut	<b>Robert Shaw</b> Eric Giglione New Jersey	

### Promoted To General Agent

<b>Heather Bunyan</b> Bill Jennings Colorado	<b>Rita Haidinger</b> Joseph Manone Wisconsin	<b>Charles McGrane</b> Slav Bitman North Carolina	<b>Pablo Pirela</b> Bob Olson Illinois	<b>Nolan White</b> Geneser-Geneser Missouri
<b>Chad Cannella</b> Eric Giglione New Jersey	<b>Jared Jensen</b> Rusty Jewell South Carolina	<b>Scott Mellgren</b> Gary Bleier Wisconsin	<b>Leo Porter</b> Durhon Oldham New York	
<b>William Childress</b> Marc Morton Ohio	<b>Ilya Kardava</b> Slav Bitman North Carolina	<b>Darren Miller</b> Joseph Manone Wisconsin	<b>Franchesca Prantil</b> Furer-Whittinghill California	
<b>Brian Colbeck</b> Bill Jennings Colorado	<b>Andrew Limoli</b> Durhon Oldham New York	<b>Amanda Mlinaz</b> Tom Williams Florida	<b>Felicia Prosser</b> Rusty Jewell South Carolina	
<b>Cheryl Foti</b> Jatof-Foti California	<b>Dustin Maner</b> Pat Shehan Alabama	<b>Devin Phillips</b> Furer-Whittinghill California	<b>Emeraude Valenciano</b> Furer-Whittinghill California	

### Promoted To Master General Agent

<b>Tifani Ahlstrom</b> Rick Altig Minnesota	<b>Bridgit Driscoll-Hunt</b> Williams-Williams Georgia	<b>Tamara Ford</b> Marc Morton Ohio	<b>Daniel Phares</b> Marc Morton West Virginia	<b>Kent Thrower</b> Chris La Fond Pennsylvania
<b>James Brabenec</b> Williams-Williams Georgia	<b>Andrew Dudgeon</b> Rick Altig Ontario	<b>Alison King</b> Furer-Whittinghill California	<b>John Sill</b> Rick Altig Tennessee	<b>Marko Vujadin</b> Rick Altig Saskatchewan
<b>Tony Collins</b> Williams-Williams Georgia	<b>Gregory Engrav</b> Joseph Manone Wisconsin	<b>Brett Maves</b> Rick Altig Washington	<b>Winford Smith</b> Williams-Williams Georgia	<b>Aaron Webb</b> Bill Jennings Colorado
<b>Robert Drapper</b> Robert Hughes North Carolina	<b>Travis Finley</b> Bill Taylor Oklahoma	<b>Joseph Moore</b> Tom Williams Florida	<b>Joann Stewart</b> Rick Altig Ontario	<b>Demond Williams</b> Williams-Williams Georgia



## Individual Producers

1. Zachary Hart



N. Royalton, OH

2. Marlon Underwood



Woodridge, IL

3. Robert Rowe



Auckland, NZ

4. Michael Snow



Edina, MN

5. Kim Sprenger



Appleton, WI

6. Lance Brown



Phoenix, AZ

7. Robert Ulrich



Concord, CA

8. Omar Hashimi



Concord, CA

9. Brian Varney



Middleton, CT

10. Joseph Moore



Jacksonville, FL

## Individual Producers

All Time Record to Beat

Month: \$51,235 Net ALP Marlon Underwood

### December Production

Name	Net ALP	NG <sup>▲</sup>	Rtn	MGA	SGA
1. Zachary Hart	\$27,077		79.2	Mathew Hart	Jim Surace
2. Marlon Underwood	25,362		70.8	Marlon Underwood	Bob Olson
3. Robert Rowe	22,874	97		Lawrence Hauck	Steve Friedlander
4. Michael Snow	21,648		70.5	Jeffery Churchfield	Rick Altig
5. Kim Sprenger	21,011		89.0	Mark Bleier	Gary Bleier
6. Lance Brown	18,577		79.2		Steve Hartman
7. Robert Ulrich	18,216		87.2	Roger Johnson	Jatoft-Foti
8. Omar Hashimi	17,482		71.3	Steve Foti	Jatoft-Foti
9. Brian Varney	16,888	94		Jason Mollo	David Zophin
10. Joseph Moore	16,869		67.1	Joseph Moore	Marc Zipper
11. Sylvia Freeman	16,265	87			Williams-Williams
12. Scott Primm	15,872		70.4	Scott Primm	Altig-Orlovic
13. Mary Ann Gaelic	15,739		83.8	Lawrence Hauck	Steve Friedlander
14. Timothy Cruise	15,726		78.8	Steven Jakubczak	Bob Olson
15. Timothy Clark	14,575		69.6	Marcus Smith	Jim Surace
16. Taiwo Daisy	14,541		72.2	David Hausman	Eric Giglione
17. Derek Sandilands	14,447	91		John McGrath	Rick Altig
18. Romeo Daley	14,016		81.6	Kevin Appasamy	Rick Altig
19. Laura Fisher	13,999	99		Barry Dillah	Eric Giglione
20. Tim McAdams	13,686	97		Cathy Thompson	Tyrone Conard

▲ Percentage of Net to Gross

All Time Record to Beat

YTD: \$277,779 Net ALP Marlon Underwood

### YTD Production

Name	Net ALP	NG <sup>▲</sup>	Rtn	MGA	SGA
* 1. Timothy Cruise	\$233,011		78.8	Steven Jakubczak	Bob Olson
* 2. Marlon Underwood	200,223		70.8	Marlon Underwood	Bob Olson
* 3. Carla Miller	181,739		88.5	Carla Miller	John Akers
* 4. Matthew Hogan	168,589		74.6	Fred Hadayia	Durhon Oldham
* 5. Max Quasem	168,413		85.8	Erik Graham	David Cohen
* 6. Lance Brown	166,558		79.2		Steve Hartman
* 7. Daniel Potilechio	162,432		84.7	David Wang	Bob Olson
* 8. Ruben Soberanes	162,038		76.8	Doreen Ryan-Foti	Jatoft-Foti
* 9. Robert Ulrich	158,735		87.2	Roger Johnson	Jatoft-Foti
* 10. Mary Ann Gaelic	153,708		83.8	Lawrence Hauck	Steve Friedlander
11. Omar Hashimi	153,277		71.3	Steve Foti	Jatoft-Foti
12. Allan Gilbert	146,730		73.8	Denise Gilbert	Bob Olson
13. Joseph Moore	146,378		67.1	Joseph Moore	Marc Zipper
14. Alex Bluhm	143,109		80.6	Roger Johnson	Jatoft-Foti
15. Anthony Mele	142,796		82.7	Jim Bianchi	Durhon Oldham
16. Scott Remy	135,274		79.6	Jeff Dinocento	Eric Giglione
17. Pablo Pirela	133,851		77.1	Denise Gilbert	Bob Olson
18. Michael Snow	133,363		70.5	Jeffery Churchfield	Rick Altig
19. Scott Primm	133,269		70.4	Scott Primm	Altig-Orlovic
20. Scott Keeney	132,636		83.7	Frederick Hadayia	Durhon Oldham

▲ Percentage of Net to Gross



# Happy Anniversary!

## Thanks for all you do. Congratulations!

### 16 Years of Service

Madlyn Woodyard

### 15 Years of Service

Jerry Hartnett

### 13 Years of Service

Tom Williams

### 12 Years of Service

Ramin Kouladji  
Gregory Partee

### 10 Years of Service

Gloria Sanchez

### 9 Years of Service

Kenneth Altizer  
Pat Shehan

### 8 Years of Service

Rigoberto Pedroza

### 7 Years of Service

Rudi Camenzind  
Eileen Hanson-Kelly  
Robert Smith  
Erin McKee

### 6 Years of Service

Albert DiMarco  
Harpreet Gujral  
Krissa Hensley  
William Sargent

### 5 Years of Service

Rajeev Arora  
Marie Girard  
Bonnie MacKenzie

### 4 Years of Service

John Akers

### 4 Years of Service Cont.

Marcus Bautista  
DeMario Cooper  
Vann Durham  
David Wang

### 3 Years of Service

Samuel Cohen  
Zachary Hart  
Lee Hoffman  
Scott Jordan  
Costa Kyriazis  
Nancy Myers  
Ryan Stenglein  
Thomas Tulowiecki

### 2 Years of Service

Chris Beresten  
Matthew Cano  
Ben Carbonette  
Lee Croft  
Richard Davis  
Cyril Desrosiers  
Randy Downs  
Ronald Gurney  
Luis Hinds  
Emily Kerr-Riess  
Margaret Kimber  
Lawrence Liggett  
Elmore Mundell  
Scott Rhodes  
Paulo Rosa  
Tasha Tucker  
Rachelle Valdez

### 1 Year of Service

Cesar Astralaga  
Derrick Bates  
Joseph Baughn  
Amer Beg  
Timothy Bettis  
Russell Breaux

### 1 Year of Service Cont.

Chad Cannella  
Ngoebich Cao  
Alan Conquest  
Jeevan Dillon  
Diana Fenrich  
Renee Flannery  
Zachary Frail  
Cecil Goff  
Aaron Huff  
Melissa Jansen  
Bryan Johnson  
Scott Johnson  
Nadia Kelly  
Jarod Kline  
Samuel Lasala  
Paul Mahoney  
Chris Martell  
Milton Miller  
Kimberly Morrow-Gonzales  
Tungalag Nyamoichir  
Loan Pham  
Devin Phillips  
David Plichta  
Bradford Powell  
Stephen Poye  
Marta Reddersen  
Norman Reitz  
Winford Smith  
Vincent Terrie  
Glen Thompson  
Gerald Throw  
Thomas Trotter  
Kristin Wall  
Nicholas Wasche  
Claudia Ziegler



FROM THE DESK OF:

**Bo Gentile**

Vice President of Recruiting  
& Development

## Here We Grow Again

"Here We Grow Again", is a slogan you hear many successful companies using to attract new employees.

We all know our track record at American Income and National Income as one of the fastest growing insurance companies in the world. How did we get there? Well, there are several factors, but we too used catchy slogans to attract and motivate people to want to recruit, and still others to come to work for American Income and National Income. I am sure you all can remember "2000 in 2000" or "Step Up So Others Can Step In."

All of us know these slogans may have been the battle cry that motivated us to grow, but it was the hard work and determination of the individuals within our Agency forces that allowed us to grow. How did we do it? We did it by recruiting and promoting at a pace never before seen in the history of American Income and National Income.

There are so many tools (this is my catchy word for bonus programs) that if you take advantage of them all you can truly experience *Opportunity Unlimited*.

First, there is the *Personal Recruiting Bonus*. Where else but American Income and National Income can you get bonuses for showing a friend or someone you meet the opportunity?

Second, there is the *Leadership Bonus*, which you can qualify for by leading and managing other Agents.

Third, there are new contract and commission levels where managers can increase to a higher contract rate with the more Agents they are managing.

How can you not grow your Agency with all the tools available to you right now?

Growth is something we all want to accomplish whether it be personal, business, or faith. I believe you can accomplish all three when you lead your Agency to new heights and help other Agents reach their goals as well.

Here we grow again; what will your role be? Make it a big one!



## Supervising Agents



1. Brian Tedaldi  
Great Neck, NY



2. Jessica McDowell  
Columbus, OH



3. Haylee Nye  
Salt Lake City, UT

All Time Record to Beat  
Month: \$43,409 1st Yr. Gino Tanzif

All Time Record to Beat  
Month: \$68,050 Net ALP Mary Ann Gaelic

### December Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
1. Brian Tedaldi	\$16,717	\$22,911	81		3	Jason Schломann	Eric Giglione
2. Jessica McDowell	13,368	20,279	91		1	Timothy Collier	Marc Morton
3. Haylee Nye	11,738	17,873	91		2	Dustin Miller	Altig-Orlovic
4. Brent Smith	11,535	19,877	89		2	Nadia King	Altig-Orlovic
5. Clayton Frost	11,400	10,153		72.6	3	Jason Mollo	David Zophin

All Time Record to Beat  
YTD: \$266,978 1st Yr. Mary Ann Gaelic

All Time Record to Beat  
YTD: \$443,893 Net ALP Mary Ann Gaelic

### YTD Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
* 1. Steven Sequeira	\$141,885	\$216,335		79.5	2	Maurice Davies	Steve Friedlander
2. Adam Herman	111,802	167,653		78.7	1	Imran Satti	Joshua Chalom
3. Pablo Pirela	94,754	229,351		73.5	1	Denise Gilbert	Bob Olson
4. Richard Miller	78,353	154,012		68.6	2	William Cook	Tom Williams
5. Costa Kyriazis	70,346	121,992		76.2	2	Craig Nugara	Rick Altig

Supervising Agent selection guidelines for recognition in the *Spotlight* are as follows: *Must have one First Year Agent coded and meet all production requirements.*

## General Agents



1. Tracy Haden  
Houston, TX



2. Mary Ann Gaelic  
Auckland, NZ



2. Scott Keeney  
Harrisburg, PA



4. Willie Hayden  
Middleton, CT



5. Gabriel Hernandez  
Middleton, CT

All Time Record to Beat  
Month: \$102,403 1st Yr. Eric Neal

All Time Record to Beat  
Month: \$111,262 Net ALP Eric Neal

### December Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
1. Tracy Haden	\$50,608	\$57,652		85.8	12	AJ O'Connor	Steve Greer
2. Mary Ann Gaelic	34,739	50,478		78.4	8	Lawrence Hauck	Steve Friedlander
3. Scott Keeney	31,487	37,960		82.9	6	Fred Hadayia	Durhon Oldham
4. Willie Hayden	25,353	26,296		72.8	4	Jason Mollo	David Zophin
5. Gabriel Hernandez	24,389	24,110		72.1	6	Jason Mollo	David Zophin
6. Sandra Carlson	23,922	30,994		77.4	4	William Taylor	Joe Manone
7. Jeffrey Oakman	22,751	28,104	89		4		Williams-Williams
8. Danielle Holmes	21,933	28,253		86.4	7	Joshua Goodman	Bill Jennings
9. Nolan White	19,745	25,259	91		3	Scott Sonnenberg	Geneser-Geneser
10. Jose Sanchez	19,464	27,993		67.6	10	David Wang	Bob Olson

All Time Record to Beat  
YTD: \$489,120 1st Yr. Eric Neal

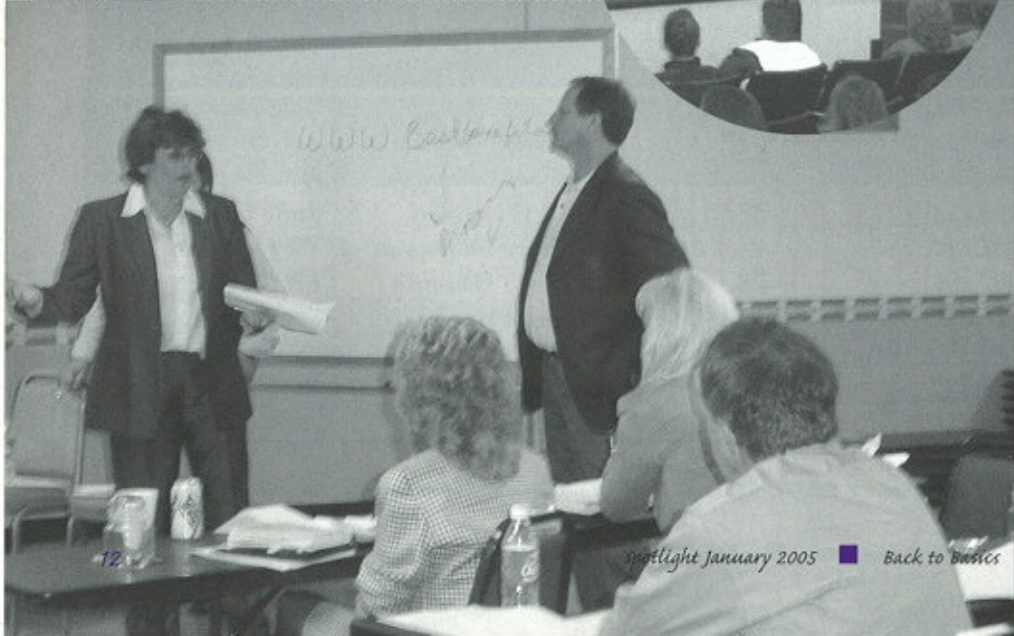
All Time Record to Beat  
YTD: \$864,620 Net ALP

### YTD Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
* 1. Jose Sanchez	\$334,680	\$384,492		67.6	10	David Wang	Bob Olson
* 2. Allan Gilbert	297,995	450,134		74.1	3	Denise Gilbert	Bob Olson
* 3. Scott Keeney	265,070	405,724		82.9	6	Fred Hadayia	Durhon Oldham
* 4. Tracy Haden	261,919	292,252		85.8	12	AJ O'Connor	Steve Greer
* 5. Rob Hard	231,097	301,224		74.8	4	Carey Thompson	Vic Hancock
6. Diane Carrion	228,315	307,489		78.1	13	David Hausman	Eric Giglione
7. Matthew Hogan	223,335	367,549		76.1	5	Fred Hadayia	Durhon Oldham
8. Michael Nowak	219,957	323,239		74.3	3	Jim Bianchi	Durhon Oldham
9. Barrett Clayton	197,844	235,246		75.8	2	Gregory Partee	Vic Hancock
10. Susanne Munro	192,916	349,317		77.7	3	Dorian Oldham	Durhon Oldham

General Agent selection guidelines for recognition in the *Spotlight* are as follows: *Must have two First Year Agents coded and meet all production requirements.*





# WOW, What a PR Summit!

The Public Relations Summit, held last December, was designed to support the new Company theme, "Back to basics and getting better at it!" At the same time, the summit prepared each Public Relations Rep with the tools they will need to reach their goals in 2005.

This first ever PR Summit was a huge success. We would like to thank all those who attended and all those who helped make this meeting a great success. Check out the feedback below.

"Wow! Whatta [meeting]! I can honestly tell you that in my many years of attending [these types of meetings], the American Income and National Income Public Relations Summit was perhaps one of the very best organized, informative, motivational, and inspirational — it was fun too!"

Patty George

"Congrats to all of you for pulling off an extraordinary and unprecedented event. I felt rejuvenated and recommitted."

George Farenthold

"Wow! In my nine and half years, I have never had such a wonderful trip to Waco! All of you and the PR Council put together great tools for us to go forward. I sincerely appreciate the time everyone spent to make the summit a huge success!"

Patti Morgan

"You and your team have exploded that mythical box. All of your forward thinking is going to take the PR Representatives at American Income and National Income to new heights. The presentations were all outstanding and the fact you were able to get so many forward thinkers together in one room for two days of training just blew me away. As an old war-horse, I have sat in my comfort zone for too many years. I now have a renewed compassion to take what I learned and grow to greater heights. As Jim Wright said, 'Ceiling and visibility unlimited.' Congratulations to you, your staff, and the PR Council."

Richard S. Meshulam

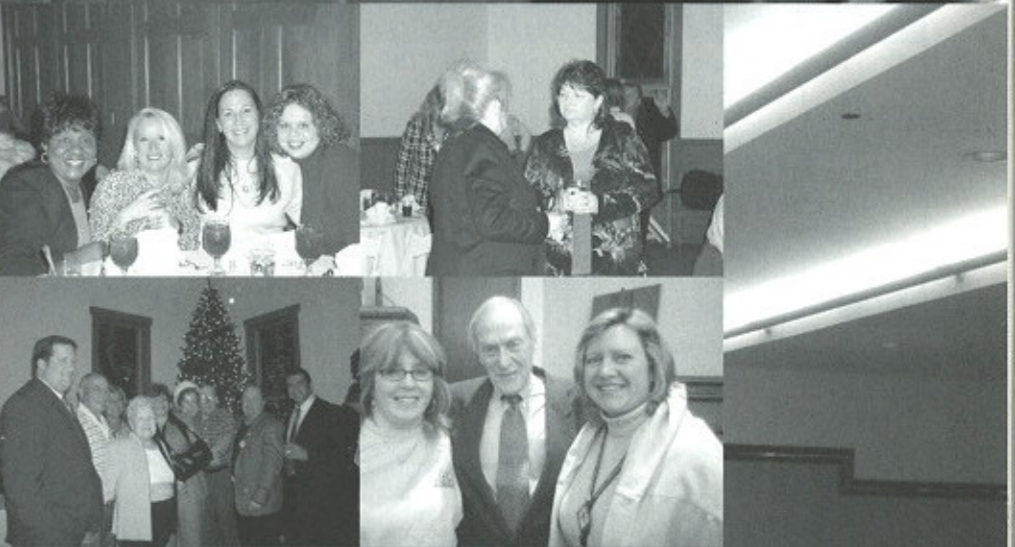
"Although exhausted from the very intense two days in Waco, I am mostly grateful for the unbelievable effort made by all of you — and many others — to set us PR Reps up for what should be an unprecedentedly successful future! I do not impress easily — as those who know me well will attest — but I was truly impressed by everything. The materials were attractive, professional, and user-friendly; the strategies outlined were astutely, politically sound; and mostly the support that is so obviously there from Home Office to the PR Team for now and the future is unquestionably present. Given all of these things, those of us who do not succeed will be falling from their own weight. I do not intend to be one of those. It won't be long before I sit on the PR Council. How's that for a goal?"

Also, I was struck by the fact that the four top people in the Company actually sat through the entire seminar with us. That in itself is quite an investment and proof of how critical you all felt the summit — and therefore the PR Team — is to the Company meeting its goals for the coming year.

The presentation styles of all speakers, and the warmth exuded by all, made us, as Emeril Lagasse would say 'feel the love.' But let me assure you I know that as wonderful as the warm and fuzzies are, this is a business. And, with all the support I am now getting from all of you, and hopefully from our SGA, I will make you all proud.

Again, receive my gratitude for all the hard work which went into [the summit] and my pledge to make you proud. Warmest regards."

Cynthia Yaffe





## Master General Agents

1. AJ O'Connor



Houston, TX

2. Jason Mollo



Middleton, CT

2. Barry Dillah



Edison, NJ

4. Joshua Goodman



Denver, CO

5. John McCreary



San Diego, CA

All Time Record to Beat

Month: \$190,653 1st Yr. Slav Bitman

All Time Record to Beat

Month: \$250,859 Net ALP Jim Bianchi

### December Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	SGA
1. AJ O'Connor	\$114,786	\$130,016		73.7	12	Steve Greer
2. Jason Mollo	99,082	98,446		67.5	24	David Zophin
3. Barry Dillah	88,047	96,339		71.0	17	Eric Giglione
4. Joshua Goodman	65,896	97,674		69.2	20	Bill Jennings
5. John McCreary	65,497	99,379		68.1	20	Furer-Whittinghill
6. William Cook	61,284	76,814		71.1	11	Tom Williams
7. Lawrence Hauck	55,460	94,734		78.3	17	Steve Friedlander
8. Jason Schломann	48,645	60,163		68.3	9	Eric Giglione
9. Scott Sonnenberg	47,079	47,398		68.2	7	Geneser-Geneser
10. Doreen Ryan-Foti	45,389	102,023		76.7	11	Jatoft-Foti

All Time Record to Beat

YTD: \$1,705,178 1st Yr. Slav Bitman

All Time Record to Beat

YTD: \$2,168,283 Net ALP Paul Rumbuc

### YTD Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	SGA
* 1. Jim Bianchi	\$1,085,201	\$1,597,419		77.6	13	Durhon Oldham
* 2. Fred Hadayia	975,515	1,260,824		75.3	16	Durhon Oldham
* 3. Jason Mollo	896,779	896,323		67.5	24	David Zophin
* 4. AJ O'Connor	816,583	1,005,743		73.7	12	Steve Greer
* 5. John McCreary	740,377	1,004,072		68.1	20	Furer-Whittinghill
6. Dorian Oldham	702,911	1,244,254		77.5	6	Durhon Oldham
7. Barry Dillah	669,841	711,601		71.0	17	Eric Giglione
8. Joshua Goodman	635,332	823,475		69.2	20	Bill Jennings
9. Scott Sonnenberg	580,674	666,292		68.2	7	Geneser-Geneser
10. William Cook	563,855	869,861		71.1	11	Tom Williams

Master General Agent selection guidelines for recognition in the *Spotlight* are as follows: Must have four First Year Agents coded and meet all production requirements.

## Bonus Page

# \$Show Me the Money\$

### Retention Bonus\*

Qualifier	SGA	Bonus Amount
Zachary Hart	Jim Surace	\$5,144.73
Kim Sprenger	Gary Bleier	\$4,202.36
Marlon Underwood	Rob Olson	\$4,057.92
Robert Ulreich	Jatoft-Foti	\$3,643.39
Michael Snow	Rick Altig	\$3,619.07
Lance Brown	Steve Hartman	\$3,529.67
Mary Ann Gaelic	Steve Friedlander	\$3,431.32
Robert Rowe	Steve Friedlander	\$3,408.32
Romeo Daley	Rick Altig	\$3,002.90
Brian Traboulay	Rick Altig	\$3,245.78

Total Retention Bonus Paid: \$369,366.44 346 Producers Qualified

### Leadership Bonus\*

Qualifier	SGA	Bonus Amount
AJ O'Connor	Steve Greer	\$12,049.67
Barry Dillah	Eric Giglione	\$9,795.25
Lawrence Hauck	Steve Friedlander	\$8,999.33
Jason Mollo	David Zophin	\$6,973.79
William Cook	Tom Williams	\$6,598.81
Scott Sonnenberg	Geneser-Geneser	\$6,499.63
Eugene Melamed	Slav Bitman	\$6,314.28
Joshua Goodman	Bill Jennings	\$5,151.04
John McCreary	Furer-Whittinghill	\$5,087.15
Fred Hadayia	Durhon Oldham	\$4,745.065

Total Leadership Bonus Paid: \$138,800.39 84 Managers Qualified

### PR Bonus\*

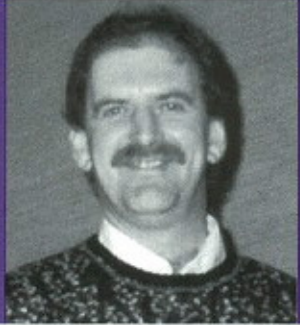
Qualifier	SGA	Bonus Amount
Vivian Dwyer	Altig-Hay/Bitman	\$2,507.90
Erica Dalager	Rick Altig	\$2,340.27
Cassandra Robinson	Altig-Martyn	\$2,248.38
Shannon Walker	Rick Altig	\$1,797.70
Anne Bowyer	Rick Altig	\$1,736.10
Laurie Onasch	Joseph Manone	\$1,521.04
Randy Stockley	Altig-Martyn	\$1,469.16
Al Wall	Josh Chalom	\$1,269.87
Brenda Di Somma	Eric Giglione	\$1,258.61
Jacqueline deVooght	Rick Altig	\$1,205.65

Total PR Bonus Paid: \$37,386.88 54 PR Reps Qualified

\* Only the top ten qualifiers in each bonus category are shown. A full list of bonus qualifiers is provided on the inserts accompanying this magazine.



In Memory of . . .



**Alan Martyn**  
1952 – 2004

It is with great sadness that we announce Alan passed away peacefully in his sleep on Dec. 21, 2004, after attending the Salmon Kings game with his children.

Predeceased by his parents Bill and Dorothy Martyn, he is survived by his son Taylor, daughter Lindsay Marc, and their mother Barb in Victoria, sons Richard and Dylan in Kamloops; brothers and sisters Kathi, Lois Alf, Mike Ann, Eileen Rainer, and Tom; nieces and nephews Adrienne, Kelly, Alisa, Dan, Daniel and Alexandria; his aunts, uncles, and cousins; and his extended families, the Hunts and the Wingers.

Born on Aug. 13, 1952, in Vancouver and raised in Prince Rupert and Victoria, Alan was a strong believer in social justice and a life-long labour activist. A natural athlete who had proudly worn the Vic High colors, he was an avid golfer at Uplands Golf Course.

He was a State General Agent in the London, Ontario, Canada area with his partner Rick Altig. He also traveled extensively as senior vice-president of Altig International, and promoted new talent in the music industry in both Nashville and Victoria in his spare time.

Despite a serious heart condition in recent years, he lived life to the fullest with his cherished children and with his dear friends everywhere. He was larger than life and loved holding court at his rooftop office.

*He touched many lives and will be deeply missed.*

Portions of this write-up were taken from Alan's obituary published in the *Victoria Times-Colonist*.

Alan Martyn started his career with American Income and National Income at the Rick Altig Agency in 1989. He became an SGA in July 2000 partnering with Rick in London, Ontario, Canada area. He was a significant contributor to American Income, the Rick Altig Agency, and the Altig-Martyn Agency.

In Memory of . . .



Laurie Onasch (left) with Patty (right) this past December at the Public Relations Summit in Waco, Texas.

**Patty George**  
1944 – 2004

One of the most humbling experiences I have ever had, I had with Patty George.

I had the privilege of interviewing Patty for a PR position in Detroit. She had come in determined to be the Office Manager, and used her administrative skills to support a new SGA! She was one of the most determined people I had ever met.

I convinced her that her skill sets; genuine warmth, people loving nature, organizational abilities, and trade unionist background — her years of experience working with the Teamsters Flight Attendants — would be a better fit for Public Relations. Patty was one of those gifted few who had the grace to wonder.

It is no surprise that she dove in head first to the political waters of Michigan, creating new relationships as “helper” for COPE dinners, GOTV activities, and general all-around labor activities which was an integral part of her nature.

Not only did her unabashed enthusiasm for her new-found career result in exceptional production results, her contagious warmth spread to all she touched. Many of us had the good fortune to celebrate her 60th birthday during the Public Relations Summit, this past December.

She was, of all things, an astute judge of character, and one who shared her observations freely. I was humbled by Patty's response to the PR Summit and the way it, and so many, touched her life. I know Patty had found a home with us at American Income and National Income.

We might only wonder how much each of us might have changed if Patty were an ongoing part of our journey.

*Patty, may you bask in the wonder of light hereafter.*

Patty George's tribute was written by Denise Bowyer, Vice President, National Director, Public Relations.

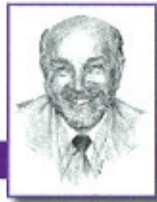
Patty George started her PR career with American Income through the Paul Rumbuc Agency. Though her time with both labor and the AIL Agency was short, she had already made a difference in the Michigan market.





Steve Greer

CATEGORY II	DECEMBER PRODUCTION							YEAR TO DATE PRODUCTION				
	SGA	1st Yr. Agent	Standard	Qty. Adj.	% of Stdrd.	Net ALP	NG Rtn.	1st Yr. Agent	Standard	Qty. Adj.	% of Stdrd.	Net ALP
Steve Greer	\$121,057	\$96,360		126	\$138,361	69.5	\$998,399	\$1,095,600		91	\$1,348,140	
Tom Williams	102,230	96,360		106	191,292	69.3	1,147,101	1,156,320		99	2,020,734	



Joseph Manone

CATEGORY III	DECEMBER PRODUCTION							YEAR TO DATE PRODUCTION				
	SGA	1st Yr. Agent	Standard	Qty. Adj.	% of Stdrd.	Net ALP	NG Rtn.	1st Yr. Agent	Standard	Qty. Adj.	% of Stdrd.	Net ALP
Joseph Manone	\$93,082	\$75,240	60	184	\$196,745	79.0	\$1,088,453	\$902,880	60	181	\$2,284,467	
Altig-Orlovic	153,733	88,440	5	179	186,024	68.7	1,543,468	929,280	5	171	1,846,376	

\* Note: The Quality Adjustment is based on a five percent increase of the Percent of Standard for each point an SGA is over the Company's average Retention rate given the SGA is also at 100 percent or better for YTD Percent of Standard. In addition, for an SGA to be considered as meeting minimum standard, the SGA must also be at 100 percent of First Year Standard including positive growth in Net ALP compared to the previous year.



Bill Jennings

CATEGORY IV	DECEMBER PRODUCTION							YEAR TO DATE PRODUCTION				
	SGA	1st Yr. Agent	Standard	Qty. Adj.	% of Stdrd.	Net ALP	NG Rtn.	1st Yr. Agent	Standard	Qty. Adj.	% of Stdrd.	Net ALP
Bill Jennings	\$107,717	\$62,040	20	194	\$158,577	71.8	\$1,144,648	\$744,480	20	174	\$1,537,152	
Steve Friedlander	63,709	62,040		103	138,873	75.9	830,681	744,480		112	1,420,855	



Slav Bitman

CATEGORY VI	DECEMBER PRODUCTION							YEAR TO DATE PRODUCTION				
	SGA	1st Yr. Agent	Standard	Qty. Adj.	% of Stdrd.	Net ALP	NG Rtn.	1st Yr. Agent	Standard	Qty. Adj.	% of Stdrd.	Net ALP
Slav Bitman	\$105,291	\$56,760		186	\$113,918	87	\$453,365	\$170,280		266	\$508,580	
Altig-Lyse	72,015	55,440		130	93,750	83	255,081	166,320		153	336,550	

\* Note: The Quality Adjustment is based on a five percent increase of the Percent of Standard for each point an SGA is over the Company's average Retention rate given the SGA is also at 100 percent or better for YTD Percent of Standard. In addition, for an SGA to be considered as meeting minimum standard, the SGA must also be at 100 percent of First Year Standard including positive growth in Net ALP compared to the previous year.



## MONETARY DONATIONS

American Income & National Income  
 • Gave \$5,000 to Pediatric Care AIDS/HIV.

**Total \$5,000.00**

## OTHER DONATIONS

Chris La Fond Agency

• Gave 900 lbs. of food to striking SEIU 1199 P workers.

• Donated 600 lbs. of food to the Unemployed Miners Fund  
 • Contributed 150 lbs. of food to the USWA 1557..



FROM THE DESK OF:

**Denise Bowyer**  
 Vice President, National  
 Director, Public Relations

## Politics, Power, & The Five Point Plan

As the AFL-CIO positions itself for a 2005 battle to win the hearts, votes, and representation of the unorganized work force, we must be supportive at every level.

AFL-CIO Organizing Director, Stewart Acuff, is planning new ways to raise the profile of organizing as an issue, to involve rank and file union members (which, yes, includes you the members of OPEIU Local 277), and to create comprehensive strategic campaigns to take back the moral ground: good jobs, decent wages, health care, and healthy communities.

Through a variety of strategies — establishing the *Employee Free Choice Act*, inciting lawmakers, and other public officials into active front line support of organizing drives, holding community rallies which highlight the issues at stake, and building coalitions to “march on the boss” — labor will drive the local political machine into a national political culture.

What does organizing and people-powered politics have to do with our 2005 Five Point Plan and our PR mantra “No Group Left Behind”?

- 1. Building Labor Alliances.** I can't think of any better strategies than what Mr. Acuff proposes as a way to be introduced to “progressive” allies. Our collective memory tells us of the power of bonding by “marching on the boss” during a labor dispute. It begins and cements permanent relationships with our friends in the labor movement.
- 2. Electronic Mailings.** There are hundreds of thousands of e-activists in every state. Most progressive grass roots groups educate and mobilize their membership online. E-activists are as close to a shop steward as you will find in a non-union environment. They are involved by choice, and they take their responsibilities seriously. Get involved, meet the executive directors, and offer to do an e-mailing to their online members..

**3. Value Added Benefits.** The initial value is in the “usage” of our no cost programs. Progressive officials and like-minded folks know families desperately need access to affordable prescription drugs, vision benefits, and dental care. We can offer something which provides “immediate” rewards for membership. Our Partners® program is a fabulous way to provide a short term solution for the bigger policy issues like health care reform.

**4. Growing PR Teams.** If you can't find someone who is smart, active, and a team player at a *Jobs for Justice Rally*, well to be quite frank, you aren't looking very hard. Your next ideal PR Rep is standing side by side with you at your next labor function — don't miss the opportunity.

**5. Overdue Groups.** One way to overcome any obstacle is to face it directly. The more involved you get, the more you know the players. You can start to ask questions of which groups are defunct, have merged, or quite frankly won't work with us. If you haven't gotten that “big group,” find someone standing by your side to help you.

As the AFL-CIO marches into their winter Executive Council meeting, a variety of strategies will be proposed, restructuring discussed, and resources allocated. Whatever the outcome, one thing is for certain; a unanimous voice “no working person left behind” will indeed be the invitation for millions of unorganized workers to join the family of labor.

*Organizing, people-powered politics, and our Five Point Plan  
 — let's not leave anyone behind!*



PR Manager



Debbie Enstedt  
Winnipeg, MB

Category A:



Erica Dalager  
Crystal, MN



Shannon Walker  
Hillsboro, OR

Category B:



Casandra Robinson  
London, ON



Laurie Onasch  
Menomonee Falls, WI

Category C:



Renee Flannery  
N. Royalton, OH



Richard Case  
N. Royalton, OH

*Record Breaker*

December Production

PR Manager	No. Cards	SGA
1. Debbie Enstedt	56,139	Rick Altig
2. Charles Hill	9,437	Jatoft-Foti
3. Brenda DiSomma	6,442	Eric Giglione

All Time PR Card Production Record
Month: 18,960 cards

Category A	No. Cards	SGA
1. Erica Dalager	10,192	Rick Altig
2. Shannon Walker	7,477	Rick Altig
3. Vivian Dwyer	7,075	Altig-Hay/Bitman
4. Anne Bowyer	5,144	Rick Altig
5. Brenda DiSomma	4,473	Eric Giglione

Category B	No. Cards	SGA
1. Casandra Robinson	8,461	Altig-Martyn
2. Laurie Onasch	3,948	Manone & Altig
3. Randy Stockley	3,906	Altig-Martyn
4. Malka Arony	1,749	Steve Hartman
5. Mario Soljan	1,243	Steve Friedlander

All Time PR Group Production Record
Month: 55 groups Vivian Dwyer

Category C	Groups	SGA
1. Renee Flannery	19	Jim Surace
2. Richard Case	18	Jim Surace
3. Susan Fuldauer	12	Mark Hancock
4. Krissa Hensley	11	Marc Morton
5. Erin McKee	10	Rusty Jewel

YTD Production

PR Manager	No. Cards	SGA
*1. Debbie Enstedt	239,128	Rick Altig
*2. Brenda DiSomma	59,311	Eric Giglione
3. Charles Hill	56,339	Jatoft-Foti

All Time PR Card Production Record
YTD: 61,879 cards Denise Bowyer

Category A	No. Cards	SGA
*1. Vivian Dwyer	32,830	Altig-Hay/Bitman
*2. Brenda DiSomma	29,641	Eric Giglione
3. Frances Christie	24,615	Rick Altig
4. Mark Gagliardi	24,150	Jatoft-Foti
5. Al Wall	21,600	Joshua Chalom

Category B	No. Cards	SGA
*1. Malka Arony	28,633	Steve Hartman
*2. Laurie Onasch	20,077	Manone & Altig
3. Brenda Swecker	19,681	Chris La Fond
4. Mario Soljan	17,190	Steve Friedlander
5. Casandra Robinson	17,173	Altig-Martyn

All Time PR Group Production Record
YTD: 103 groups Vivian Dwyer

Category B	Groups	SGA
*1. Richard Case	110	Jim Surace
*2. Cheryl Cook	109	Durhon Oldham
3. Krissa Hensley	84	Marc Morton
4. Renee Flannery	82	Jim Surace
5. Susan Fuldauer	79	Mark Hancock

Category A = SGA categories one and two. Category B = SGA categories three, four, five and six. Category C = Top number of group credits signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the *Spotlight* are as follows: *Must have two PR Representatives coded and meet all production requirements.* Also, please note, the number of leads will be used to break a tie in Category C.



You're Invited To  
**Mardi Gras**



**New Orleans**  
**July 27-30, 2006**



## Qualifiers

JANUARY  
FEBRUARY  
MARCH  
APRIL  
MAY  
JUNE  
JULY  
AUGUST  
SEPTEMBER  
OCTOBER  
NOVEMBER  
DECEMBER

Vivian Dwyer	\$2,507.90
Erica Dalager	\$2,340.27
Cassandra Robinson	\$2,248.38
Shannon Walker	\$1,797.70
Anne Bowyer	\$1,736.10
Laurie Onasch	\$1,521.04
Randy Stockley	\$1,469.16
Al Wall	\$1,269.87
Brenda Di Somma	\$1,258.61
Jacqueline de Vooght	\$1,205.65
Susan Fuldauer	\$1,048.22
Richard Case	\$1,042.23
Susan Gilbert	\$971.60
Charles Hill	\$907.84
Malka Arony	\$854.91
Mark Gagliardi	\$849.30
Renee Flannery	\$772.49
William Sauers	\$739.09
Suzanne Powers	\$668.76
Brett Neal	\$667.60
Larry Lozano	\$609.96
Becky Cutler	\$603.46
Rona Pileggi Spano	\$545.27
Timothy Farr	\$542.96
Frances Christie	\$479.16
Krissa Hensley	\$451.40
Jenny Williams	\$443.63
Rachelle Valdez	\$413.45
Leo VanDenBussche	\$390.11
Kenneth Altizer	\$378.00
Cynthia Smith	\$377.00
Mario Soljan	\$376.50
Brenda Swecker	\$373.85
William Verbeten	\$349.86
David Blaisdell	\$326.44
Mary Hinterberger	\$320.91
Kelli Flora	\$319.38
Susan Kelleher	\$318.80
Joseph Galusha	\$311.57
Robin Denham	\$304.10
William Slocum	\$287.48
Robin Andrade	\$267.80

Donald Spohn	\$262.08
Cyntha Lebn-Yaffe	\$261.83
Leigh Yost	\$254.79
Irene Rurycz	\$253.35
James Tasker	\$237.51
Sandra Johnson	\$228.61
William Gibson	\$223.11
Gabriella Klett	\$211.86
Manone Brulotte	\$209.43
Catherine Briggie	\$195.66
John Wilkinson	\$195.53
Pater Nielsen	\$185.31

# Total

# \$37,386.88





# Leadership Bonus

## December Bonus Qualifiers

AJ O'Connor	\$7,359.52	Joseph Larsen	\$1,824.84	Randy Downs	\$320.55
Barry Dillah	\$6,703.34	Scott Primm	\$1,753.78	Ilya Kardava	\$298.23
Lawrence Hauck	\$5,923.88	Jeff Ribman	\$1,679.31	Eric Renteria	\$296.57
Jason Mollo	\$5,195.11	Travis Price	\$1,676.01	Jennifer Gilbert	\$266.89
William Cook	\$4,627.83	Carla Miller	\$1,668.31	Charles McGrane	\$252.66
Scott Sonnenberg	\$4,355.03	George Jernigan	\$1,601.09	Sylvia Freeman	\$243.21
Eugene Melamed	\$4,238.64	John West	\$1,467.14	Amanda Natoo	\$242.51
Joshua Goodman	\$3,982.56	Chris Hernandez	\$1,419.30	Godley Varghese	\$241.75
John McCreary	\$3,662.71	Rob Dunn	\$1,408.01	Bruce Lamont	\$238.24
Fred Hadayia	\$3,645.03	Tamara Ford	\$1,408.01	Matthew Hogan	\$236.82
David Hausman	\$3,611.98	Francisco Perez	\$1,401.82	Rusty Holtz	\$236.21
Jim Bianchi	\$3,559.49	Tracy Haden	\$1,363.48	Anthony Walthour	\$231.97
Matthew Wolfanger	\$3,180.04	Mary Ann Gaelic	\$1,087.92	Devin Phillips	\$231.44
Ronald Gurney	\$3,106.02	Dan Phares	\$967.30	Tommy Oh	\$231.24
Jason Schlomann	\$3,098.92	Brian Tedaldi	\$887.48	Mark Gorman	\$229.50
Narinder Dhillon	\$2,589.34	Sandra Carlson	\$754.47	Meneluo Perakis	\$228.37
Jeffrey Oakman	\$2,559.47	Richard Refano	\$748.20	William Childress	\$227.50
Dorian Oldham	\$2,514.73	Nolan White	\$689.76	Wes Elder	\$213.45
Christopher Clark	\$2,422.11	Willie Hayden	\$633.32	Richard Miller	\$193.64
John McGrath	\$2,332.77	Gabriel Hernandez	\$629.72	Brian Colbeck	\$161.03
Alan Conquest	\$2,314.40	Joseph Coarsey	\$588.28		
Cathy Thompson	\$2,290.27	Scott Keeney	\$533.88		
William Taylor	\$2,263.49	Thomas Alligood	\$533.69		
Kobie Samuels	\$2,243.28	Ricky Thompson	\$524.97		
Tomas Thundiyl	\$2,068.82	Rodney Ward	\$517.89		
Laurie Gruber	\$2,042.42	Diane Carrion	\$507.34		
David Wang	\$2,010.48	Susanne Munro	\$475.28		
Mitch Duplantis	\$1,996.54	Emeraude Valenciano	\$380.79		
Tim Schroeder	\$1,969.83	Raymond Welch	\$353.36		
Rebecca Klebsch	\$1,947.52	Dwight Timmons	\$342.64		
Curt Snow	\$1,857.95	Leo Porter	\$325.88		
Marc Rosen	\$1,827.50	Jose Sanchez	\$324.32		

**Total**     **\$138,800.39**



## Retention Bonus

QUALIFIER	BONUS	A&H
Zachary Hart	\$5,144.73	
Kim Sprenger	\$4,202.36	
Marlon Underwood	\$4,057.92	
Robert Ulreich	\$3,643.39	
Michael Snow	\$3,619.07	\$155.20
Lance Brown	\$3,529.67	
Mary Ann Gaelic	\$3,431.32	\$283.50
Robert Rowe	\$3,408.32	\$434.66
Romeo Daley	\$3,002.90	\$339.82
Timothy Cruise	\$2,988.03	
Omar Hashimi	\$2,797.15	
Karen McQuoid	\$2,730.69	\$197.79
Joseph Moore	\$2,699.06	
Benjamin Mandillas	\$2,585.88	
Roger Hotz	\$2,566.13	
Scott Primm	\$2,539.55	
Anastasiya Fedosova	\$2,508.48	\$454.86
Taiwo Daisi	\$2,471.99	
Timothy Clark	\$2,332.05	
Brian Varney	\$2,330.06	\$134.55
Sergey Tovmenko	\$2,298.36	\$292.32
Max Quasem	\$2,289.39	
Arthur Westergren	\$2,268.24	
Carla Miller	\$2,258.80	
Ruben Soberanes	\$2,246.35	
Daniel Potilechio	\$2,231.69	
Derrick Bates	\$2,203.38	\$254.34
Hugo Rust	\$2,132.25	
Sylvia Freeman	\$2,114.47	
Maurice Davies	\$2,067.84	\$225.45
Rodney Ward	\$2,055.48	\$201.06
Charles McGrane	\$2,038.39	
Philip Anderson	\$2,016.50	\$205.32
Ken Mahabir	\$2,015.27	
Scott Remmey	\$1,993.02	
Angeles Ordas	\$1,962.44	\$130.73
Jean Brinkmann	\$1,954.35	\$229.23
Roland Cheney	\$1,940.98	\$124.43
Zachary Frail	\$1,931.15	\$185.30
Angelika Vassilieva	\$1,927.24	\$150.71
Aaron Webb	\$1,916.19	\$167.88
Derek Sandilands	\$1,878.18	
Carl Boldon	\$1,870.79	
Matthew Ho	\$1,847.25	
Matthew Hogan	\$1,845.58	\$142.56
Selena Thammasen	\$1,826.10	
Laura Fisher	\$1,819.91	
Chris Rhoades	\$1,816.94	\$169.32
David Gevry	\$1,796.92	\$121.58
Pearl Sullivan	\$1,783.83	
Tim McAdams	\$1,779.27	
Yvonne Hernandez	\$1,762.64	
Ronald Friedlander	\$1,759.25	
Jennifer Price	\$1,743.11	\$138.06
Salvatore Giacchi	\$1,734.18	
Kelly McDonald	\$1,718.06	
Theresa Bellajaro	\$1,713.18	
Pablo Pirela	\$1,712.56	
Eric Renteria	\$1,684.42	
Matthew Wolfgang	\$1,662.00	\$187.42
Justin Smith	\$1,660.99	\$261.20
John Reason	\$1,657.63	\$402.08
Hyung Suh	\$1,652.98	
Fayleasha Williams	\$1,649.92	
Arnold Iacoviello	\$1,634.30	\$181.13
Curt Snow	\$1,631.72	
Shannon Spindler	\$1,621.71	
Allan Gilbert	\$1,598.46	\$151.88
Kevin Appasamy	\$1,588.95	\$133.88
Anthony Mele	\$1,585.44	\$242.08

QUALIFIER	BONUS	A&H
Alfred Brenner	\$1,563.55	
Wes Elder	\$1,560.29	\$278.40
Chris Martell	\$1,558.50	
Jinzhou Zhao	\$1,556.93	
Arthur Greene	\$1,548.39	\$156.08
Alla Alexander	\$1,529.62	\$173.81
Diane Carrion	\$1,526.47	
Robert Seeber	\$1,522.47	\$213.20
Rosalie Zwicker	\$1,515.99	\$194.74
Jason Jones	\$1,515.43	\$177.72
Pawan Sharma	\$1,513.59	\$147.44
Peter Cormie	\$1,499.16	\$211.02
Eric LaBossiere	\$1,491.99	
Al-Karim Walji	\$1,491.81	
Erin Ziegler	\$1,487.12	
Clara Grimes	\$1,485.38	\$99.90
Lawrence Tenamore	\$1,484.24	
Michelle Workman	\$1,484.01	
Tara Soderman	\$1,457.37	\$126.18
Scott Shields	\$1,449.77	\$191.45
Larry Wright	\$1,448.99	
Russell Morris	\$1,448.79	
Paul Gentile	\$1,447.68	
Alex Bluhm	\$1,445.98	
Jennifer Baron	\$1,436.83	\$167.10
Larry Clemons	\$1,430.36	\$116.28
Barbara Bomer	\$1,418.09	
Andre Abramovich	\$1,390.40	
Steven Engrav	\$1,385.86	
Samson Adelufosi	\$1,382.94	
Noe Gonzales	\$1,373.97	
Robert Trujillo	\$1,370.81	
Herman Libman	\$1,360.05	
Keith Cornwell	\$1,359.20	\$131.24
Holly Desmond	\$1,358.51	
Vedran Pipinic	\$1,352.56	
Rigoberto Pedroza	\$1,350.80	
Preeti Sahgal	\$1,347.39	
Jennifer Bodo	\$1,344.60	
Nada Markovic	\$1,339.17	
Joshua Harris	\$1,331.84	
Steven Sequeira	\$1,327.64	\$189.68
John Callier	\$1,314.13	
Ronald Gurney	\$1,297.05	\$141.75
James Schneider	\$1,284.83	
Brian Lulloff	\$1,266.87	
Maria Esposito	\$1,266.12	
Loan Pham	\$1,263.36	
Vitaliy Strizhev	\$1,261.11	
David Solomonov	\$1,258.44	
James Davis	\$1,244.85	
Daniel Pavak	\$1,241.65	
Joaquin Santos	\$1,234.60	
Andre Labonte	\$1,233.73	
John Bulezca	\$1,232.03	
Robert Bingham	\$1,230.29	
Crystal Valentine	\$1,230.64	
Alan Conquest	\$1,221.76	
David Tran	\$1,218.54	
Corey Neff	\$1,218.08	
Beth Snow	\$1,208.27	
Kobina Sekyi	\$1,206.37	
Eric Nichols	\$1,197.39	
Patrick Parisi	\$1,194.98	
Lawrence Lorente	\$1,182.49	\$86.68
Francine Palmer	\$1,136.47	
Helen Taylor	\$1,116.38	\$98.41
Matthew Dahler	\$1,079.46	
Richard Menga	\$1,077.23	
Matthew Cano	\$1,049.16	

QUALIFIER	BONUS	A&H
Ilya Kardava	\$1,042.88	
Joshua Goodman	\$1,039.74	
Joey Kennedy	\$1,039.51	
Fallon Kunevicius	\$1,036.62	
Michael Leith	\$1,034.87	
Sara Wiltsie	\$1,034.00	\$135.80
Jon Haneec	\$1,026.89	
Cristina Simao	\$1,013.74	
Gregory Eastman	\$1,007.38	
Raphael Bouchereau	\$1,006.96	
Kevin Willey	\$1,005.10	
Ed Offert	\$1,004.13	\$131.18
Russ Merkow	\$1,003.74	
Kenneth Madden	\$1,003.53	
Sara Beckley	\$1,002.39	
Jamie Winkler	\$997.02	
Jason Young	\$996.06	
Aaron James	\$981.67	\$114.68
Bret Fels	\$981.26	
Stephen Guidice	\$969.10	\$100.10
Marcel Alexander	\$942.80	\$96.80
Luis Hinds	\$932.46	
Carl Ignatius	\$929.79	
Phillip LaCross	\$924.66	
Shoshannah Morris	\$914.60	
Edward Hanna	\$910.53	\$78.95
Cody Tempkin	\$897.69	\$88.95
Adam Harsaker	\$892.52	
Richard Refano	\$882.88	
Tim Riley	\$880.54	
Thomas Reddoch	\$878.71	
Raymond Oriol	\$877.47	
Remigio Muzanhamo	\$877.18	
Amanda Nathoo	\$867.18	
Vinicio Buezo	\$860.97	
Michael Goddard	\$859.72	
Thomas Rosenbaugh	\$858.37	
Julia Clark	\$849.61	
Anthony Walthour	\$846.20	
Garry Gamber	\$838.92	
Kevin Barrow	\$832.32	
Christopher VonWerder	\$829.67	
Claude Claybrook	\$823.60	
Allison Bankowski	\$817.75	
Ya Chu	\$814.93	
Manuel Olea	\$813.88	
Hank Gordon	\$811.29	
Harold Ham	\$808.24	
Patricia Lee	\$721.85	\$83.39
Gordon Boles	\$695.25	\$120.24
Joel McNett	\$694.33	\$74.56
Steven King	\$678.38	\$61.08
Kendra Roberts	\$666.25	
Jason Gurnett	\$655.64	\$78.36
Juliana Duque	\$647.16	\$82.24
Kathleen Lougbran	\$643.05	
John Craig	\$636.16	
Everet Renteria	\$632.69	
Sarmast Shojale	\$630.64	
Charles Riggs	\$630.50	
David Kingston	\$630.26	\$61.08
Gerardo Leon	\$628.16	
Scott Rutherford	\$626.52	
Jane Truscott	\$625.83	\$61.16
Moswen Taylor	\$624.87	
Joseph Galeski	\$623.76	\$60.80
Erick Wayne	\$622.48	
Tandy Fletcher	\$621.92	
Bonita Gartman	\$616.36	
Steven Domin	\$615.56	



## Retention Bonus

QUALIFIER	BONUS	A&H
Kristopher Termine	\$612.92	
Milacha Bevins	\$604.35	
Mary Ellen Freda	\$603.56	
Michael Laramie	\$594.65	
Richard Howard	\$586.73	
Thomas Gattin	\$584.24	
Daniel Vandenbosch	\$582.00	
Wayne Wong	\$580.86	
David Boshard	\$579.88	
Ryan Eckroth	\$578.09	
Brian Gorkowski	\$573.93	
Layman Harang	\$571.50	
Travis Finley	\$571.34	
Ryan Dorsheimer	\$569.38	
Robert Middleton	\$562.66	
Patrick Mazerolle	\$562.38	\$98.04
Phillip Humbel	\$560.14	
John Nemes	\$560.01	
Joseph Coarsey	\$548.76	\$122.54
Gary Fix	\$547.37	\$53.97
Theodore Willis	\$542.68	\$55.41
Darren Wakefield	\$522.09	\$56.28
Concelor Davis	\$522.03	
Jamie Fields	\$517.95	\$126.75
James Worf	\$506.75	\$55.02
London Burnett	\$491.99	
Roger Rovekamp	\$486.65	
Andrew Manchon	\$486.44	
James Larkin	\$480.72	
Andrew Limoli	\$477.18	
Krista Thieme	\$476.43	
Raul Duran	\$472.94	
Glenn Van de Sande	\$472.49	
Byron Paz	\$470.99	
Gilbert Wells	\$468.36	\$53.73
Tungalag Nyamochir	\$466.41	
Todd Krawczyk	\$465.16	\$52.20
Rudi Camenzind	\$464.45	
Kenneth Stowers	\$461.92	\$72.78
Glenn Snowden	\$461.39	
Wayne Ulrich	\$459.81	\$48.06
Andrew Hughson	\$458.76	\$47.16
Devin Phillips	\$457.83	
Louis Costa	\$457.35	
Lorena Barriere	\$455.31	
Susanne Munro	\$451.22	
Drew Pirson	\$451.15	
Ryan Haley	\$450.87	
Nicholas Wasche	\$450.52	
Thomas Vanosdol	\$450.39	\$48.15
Kenneth Mazik	\$449.37	
Kenneth Medina	\$447.88	
Terrance Hearn	\$443.63	
Danielle Holmes	\$442.41	
George Noujaim	\$440.94	
Nacole Bell	\$439.77	
Michael Stephens	\$439.67	
Bobby Salmons	\$439.65	\$48.42
Nancy Myers	\$438.36	
Thomas McElwee	\$438.05	\$48.63
Edward Clunk	\$437.77	
Victor Quimson	\$436.20	
Daniel Limon	\$431.94	
Dennis Cedeno	\$430.94	
David Jackson	\$428.14	
Bradford Powell	\$427.81	
Lily Tchen	\$427.63	
Stuart Paolino	\$427.18	
Benjamin VanFossen	\$421.41	
Kevin Haines	\$420.77	

QUALIFIER	BONUS	A&H
Bertram Feldman	\$420.27	
Rita Haidinger	\$413.95	
Philip Render	\$413.42	\$45.15
Ted Bryson	\$411.88	
Michael Clark	\$410.85	
Evelyn Bryant	\$407.30	
William Jaeger	\$406.41	
Jane Ronga	\$405.35	
Natasha Smith	\$404.66	
Bruce Lamont	\$404.26	
Yevgeniy Kashkin	\$403.26	
Shakia Crump	\$402.18	
Stanley Smith	\$401.75	
James Wallhauser	\$400.27	
Robert Appel	\$397.75	
Jamie Pettingill	\$396.84	
Tim Craycraft	\$396.67	
Lawens Joachim	\$396.27	
Adam Smith	\$394.51	
Sergei Nazarenko	\$394.48	
James Haltz	\$392.32	
Donald Martin	\$392.22	
Travis Goff	\$390.74	
Lavincent Wren	\$390.74	
Torrence Rowell	\$390.72	
Rochelle Babineau	\$390.70	
Charles Hayes	\$390.63	
Brian Jordan	\$390.53	
Evelyn Amador	\$389.79	
Randy Teyssier	\$389.76	
Ka Yin Law	\$388.13	
Gisela Motta	\$388.03	
Max Noland	\$386.96	
Marc-Andre DeSaulmiers	\$386.95	
Phillmore Warner	\$386.80	
Niman Singh	\$386.76	
Tyler Hunt	\$385.98	
Wonder Nyatanga	\$385.23	
Bianca Alton	\$381.20	
Carol Ellis	\$379.35	
Brandon Teter	\$378.91	
Victoria Thomas	\$377.94	
Kelly Berger	\$377.75	
Robert Hamilton	\$377.49	
Tunde Abolade	\$377.29	
Nicole Baney	\$373.91	
Chris Courryer	\$372.92	
Terry Ransom	\$371.16	
Michael Dupree	\$370.31	
Arthur Sherbatuk	\$369.99	
Marian Matthews	\$368.96	
Scott Witzel	\$367.85	
Jeffrey Warner	\$367.34	
David Williams	\$367.20	
Billy Cassidy	\$365.54	
Eric Thariphon	\$365.40	
Jeremy Coakley	\$364.00	
Ryan Shoji	\$363.86	
Thomas Golden	\$363.51	
Mark Boyle	\$363.14	
Michael Doll	\$362.84	
Timothy Southerton	\$361.77	
Steve Fay	\$360.84	
Don Silverman	\$360.37	
Matthew Sharrock	\$360.06	

<b>Total Bonus Paid Out</b>
<b>\$369,366.44</b>
<b>Total A&amp;H</b>
<b>\$11,660.79</b>